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S. C.
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Mortgagee's Address:
P. O. Box 1268
Greenville, S. C. 29602

This instrument was prepared by:
Love, Thornton, Arnold
& Thomason

MORTGAGE

BOOK 1528 PAGE 346

(Renegotiable Rate Mortgage)

2442 SW Le
Charles J. Carlberg et al
543.7-1-14

THIS MORTGAGE is made this 23rd day of December, 1980, between the Mortgagor, CHARLES T. CARLBERG and HELEN W. CARLBERG (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of the United States whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Five Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note date December 23, 1980 (herein "Note") which is attached hereto as Exhibit "A," the terms of which are incorporated herein by reference (including any and all renewals, extensions, renegotiations and/or modifications of the original Note), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2011:

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, near the City of Greenville, being shown as Lot 14 on a plat of Pelham Estates, Section II, recorded in Plat Book PP at Page 119 in the R. M. C. Office for Greenville County and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Providence Square at the joint front corner of Lot 13 and Lot 14 and running thence with Lot 13 N. 21-17 E. 198.5 feet to an iron pin at the joint rear corner of Lot 13 and Lot 14; thence S. 68-31 E. 148.8 feet to an iron pin at the joint rear corner of Lot 14 and Lot 15; thence with Lot 15 S. 21-17 W. 197.9 feet to an iron pin on Providence Square; thence with said Square N. 68-43 W. 148.74 feet to the point of beginning.

DERIVATION: Deed of Greenville Development Corporation (formerly McCall-Threatt Enterprises, Inc.) recorded March 21, 1973 in Deed Book 970 at Page 472.

1. Fidelity Federal intends to exercise its option under Paragraph 17 of the Mortgage. *W.W.C. CTC*
2. A default in the terms and conditions of this Mortgage will constitute a default in the terms and conditions of those mortgages recorded in Mortgage Book 1270 at Page 259 and Mortgage Book 1412 at Page 149. *W.W.C. CTC*
3. This loan is not assumable. *W.W.C. CTC*

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which has the address of 301 Providence Square Greenville
South Carolina 29615 (herein "Property Address");
(State and Zip Code)

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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